

In re:
Raul Ramirez
Debtor

Case No. 24-15947-RB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Dec 24, 2024

User: admin
Form ID: van105

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2024:

Recip ID	Recipient Name and Address
db	Raul Ramirez, 10972 Admirals Bay St, Victorville, CA 92392-4819

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Raul Ramirez bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubilee bk.net
Jennifer C Wong	on behalf of Interested Party Courtesy NEF bknotice@mccarthyholthus.com jwong@ecf.courtdrive.com
Larry D Simons (TR)	larry@lsimonslaw.com c119@ecfcbis.com;nancy@lsimonslaw.com;simonsecf@gmail.com;keila@lsimonslaw.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

FormCACB 105 (AO:finmgtnotice)

(10/05 Rev. 12/2024)

WARNING: YOU WILL NOT RECEIVE A DISCHARGE UNLESS YOU TAKE THE REQUIRED PERSONAL FINANCIAL MANAGEMENT COURSE AFTER YOU FILE BANKRUPTCY AND YOU OR YOUR COURSE PROVIDER FILE THE DEBTOR'S CERTIFICATION OF COMPLETION OF THE COURSE CERTIFYING THAT YOU COMPLETED THIS COURSE.

ADVERTENCIA: NO RECIBIRÁ UNA DESCARGA DE BANCARROTA A MENOS QUE TOME EL CURSO REQUERIDO DE ADMINISTRACIÓN DE FINANZAS PERSONALES DESPUES DE PRESENTAR SU BANCARROTA Y USTED O SU PROVEEDOR ARCHIVE LA CERTIFICACIÓN DE FINALIZACIÓN DE CURSO O USTED PRESENTE EL CERTIFICADO QUE HA CUMPLIDO CON ESTE CURSO.

**United States Bankruptcy Court
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**NOTICE OF REQUIREMENT TO FILE A
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE**

DEBTOR(S) INFORMATION:

Raul Ramirez

SSN: xxx-xx-2258

EIN: N/A

10972 Admirals Bay St
Victorville, CA 92392-4819

BANKRUPTCY NO.

6:24-bk-15947-RB

CHAPTER 7

Notice is given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor must complete and file the Certification About a Financial Management Course* as described in 11 U.S.C. § 111 unless the course provider has already notified the court of the debtor's completion of the course. To view a list of approved providers of Personal Financial Management Instructional Course, go to http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm.

Debtor(s) and/or debtor's attorney is/are notified that a Certification About a Financial Management Course must be filed by debtor before a discharge can be entered unless the course provider has already notified the court of the debtor's completion of the course. Debtor and/or debtor's attorney is notified that the debtor must file a Certificate of Completion for a Course on Personal Financial Management within 60 days after the first date set for the meeting of creditors under § 341 unless the course provider has already notified the court of the debtor's completion of the course. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Certification About a Financial Management Course, the debtor must pay the full reopening fee due for filing the motion.

This is **not** the same form as the Certificate of Credit Counseling that you may have filed at the beginning of your case. This is a **different certificate**.

Dated: December 24, 2024

BY THE COURT,

Kathleen J. Campbell

Clerk of Court

*NOTE: A Certification About a Financial Management Course must be filed by every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case. If a joint petition is filed, each spouse must complete and file a separate certification. See Fed.R.Bank.P.1007(b).